



12TH DISTRICT

Veterans' Newsletter

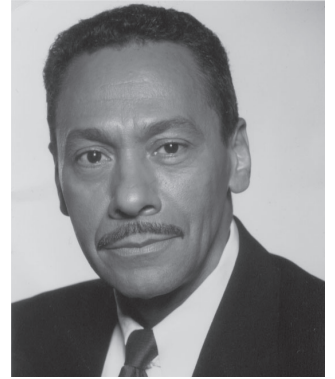
January 2006

Dear Veteran:

The purpose of this Veterans' Newsletter is to update you on changes or updates in the law that will have an impact on your benefits and to alert you to certain opportunities that the law currently provides that Veterans are not taking full advantage of. I hope this information will be helpful to you.

Sincerely,

Mel Watt



NEW LAWS AFFECTING BENEFITS FOR VETERANS

The following laws were passed by the House and Senate and signed into law by the President during 2005, the first year of this term of Congress:

- The Veterans' Compensation Cost-of-Living Adjustment Act of 2005 (Public Law 109-111) – Provides a 4.1% cost of living adjustment for disability compensation to veterans and for dependency and indemnity compensation to eligible survivors starting with checks issued in January 2006.
- The Servicemembers Group Life Insurance Enhancement Act of 2005 (Public Law 109-80) – Makes permanent the increase from \$250,000 to \$400,000 in maximum coverage under Servicemembers Group Life Insurance (SGLI) and Veterans Group Life Insurance (VGLI) and provides for the notification of the insured's spouse if less than the maximum coverage is chosen or if a beneficiary other than the spouse or child of the insured is designated.
- The final VA Appropriations bill signed by the President on November 30, 2005 (Public Law 109-114) approved \$33 billion in discretionary spending and \$37.2 billion in mandatory funding.
- Concurrent Receipt of Military Retirement and VA Disability Benefits – Until 2004, veterans could not receive military retirement and VA disability benefits as a duplicate for the same period of service. In 2004 the law was changed to allow concurrent payments to veterans who were at least 50% disabled, but phased in over 10 years. The 2005 change allows immediate concurrent payments for the retirement and disability if the veteran is 100% disabled.

Veterans Missing Out On VA Pensions

Many veterans and widows are missing out on VA pensions. According to the U.S. Department of Veterans Affairs, only 27% of veterans and 14% of widows or widowers of veterans receive money set aside to help those in financial need who served their country. Widows are the hardest hit. Only one in seven of the survivors of deceased veterans who qualify for the benefits actually receives them.

Eligibility Requirements:

- *Veteran's discharge must have been other than dishonorable;*
- *At least one day of veteran's service must have been during a period of war time;*
- *Family income must be below the yearly limit set by law; and*
- *Must be 65 years of age or older or permanently or totally disabled*

If you are a Veteran or widow or widower of a Veteran and think you may qualify for a pension, contact the VA toll-free at 1-800-827-1000 or visit your county's Veteran Service Officer.

Are you a veteran purchasing a new home or improving an existing one?

Through the Veteran's Home Loan program, the VA may be able to help you obtain more favorable loan terms and interest rates, in some cases with no down payment, for the following purposes:

- *To buy a home*
- *To build a home*
- *To repair or improve a home*
- *To refinance an existing home loan*

The Home Loan Program is administered by the United States Department of Veterans Affairs. VA guaranteed loans are made by private lenders to eligible veterans and certain active duty military and spouses of deceased or missing in action veterans. Veterans may apply for a VA loan with any mortgage lender that participates in the VA home loan program. These lenders will have the application forms and other papers required. Be prepared to supply supporting military documents to confirm your eligibility.

To obtain more information about VA home loans contact the VA at 1-800-827-1000 or the VA Loan Eligibility Center at 1-888-244-6711.

VA Programs for Women Veterans

Women make up approximately 15 percent of the active military and will soon comprise over 10 percent of the veteran population. The VA has responded to the growing number of female veterans by establishing programs to meet some of the health concerns that are unique to women. The Women Veterans Health Program provides services to women at reduced cost with an emphasis on prevention and wellness, including breast and cervical cancer screening, reproductive health care (such as maternity care and infertility evaluation) and other medical and psychological services.

The Program provides education and counseling on available services and works to maintain an environment of privacy.

The VA Medical Center in Durham, North Carolina is host to one of the nations eight Women Veterans Health Centers. You can call that facility at 919-286-0411 Ext 5073 and can reach the VA at 1-800-827-1000

Veterans Service Offices

Veterans Service Offices are located in each County in the 12th Congressional District to help veterans and their families obtain benefits to which they are entitled. Each County VSO is staffed with trained officers who are knowledgeable about all areas of benefits. There is no charge for their services.

For additional information, contact your nearest County Veterans Service Office at one of the following locations:

Cabarrus County: Lewis M. Williams, 65 Church Street, SE, Concord, NC 28025, (704) 920-2869, lmwilliams@co.cabarrus.nc.us

Davidson County: Robert L. Leonard, Jr., Davidson County Governmental Cntr., 913 Greensboro St. Suite 101, Lexington, NC 27292, (336) 242-2037, bleonard@co.davidson.nc.us

Forsyth County: R.K. Greenwood, 2511 Neudorf Road, Suite I, Clemmons, NC 27012, (336) 766-1496, rkgreenwood@bellsouth.net

Guilford County: Connie Phelps, 7325-B W. Friendly Ave., Greensboro, NC 27410, (336) 294-1222, cphelps@bellsouth.net or Brenda York Spach, 505 E. Green Dr., Room 403, High Point, NC 27260, (336) 845-7929, bspach@co.guilford.nc.us

Mecklenburg County: Robert Weeks, Sr., 700 N. Tryon St., Charlotte, NC 28202, (704) 336-2102, weeksr1@co.mecklenburg.nc.us

Rowan County: Boyd Morgan, County Office Bldg., 130 W. Innes St., Salisbury, NC 28144, (704)636-1658, morganb@co.rowan.nc.us

U.S. Flags

You may obtain a United States flag through my office at cost, ranging from \$12 to \$77, depending on the size and material. For an additional \$4.05, you can have your flag flown over the U.S. Capitol in commemoration and receive a certificate of authenticity showing the date the flag was flown. To receive a U.S. Flag Order Form, contact my office or print the form from my web page at www.house.gov/watt/flags.htm.

HELPFUL NUMBERS FOR VETERANS

VA Benefit Information	800-827-1000
VA Health Benefits	877-222-8387
VA Insurance Center	800-669-8477
Pension Maintenance Center	877-294-6380
Debt management Center (Collections/Overpayments)	800-327-0648
Headstones and Markers (Status of Claim)	800-697-6947
VA Board of Veterans Appeals	202-565-5436
Device of Deaf (TDD)	800-829-4833
Direct Deposit	877-838-2778

Apply for compensation, pension or Vocational Rehabilitation Benefits on line:
<http://vabenefits.vba.va.gov>

CONGRESSIONAL OFFICES

Main Offices

Washington	2236 Rayburn HOB, Washington, DC 20515	(202) 225-1510, Fax (202) 225-1512
Charlotte	1230 W. Morehead St., Ste. 306, Charlotte, NC 28208	(704) 344-9950, Fax (704) 344-9971
Greensboro	301 S. Greene St., Ste. 210, Greensboro, NC 27401	(336) 275-9950, Fax (336) 379-9951
Email	nc12.public@mail.house.gov	

Satellite Offices

Winston-Salem	Government Services Offices, 2301 N. Patterson Ave.	Mon & Wed, 9:00 am- 5:00 pm
Concord	Concord Regional Airport, 9000 Aviation Blvd.	4 th Mon., 12:00-2:00 pm
Davidson	City Hall, 216 S. Main St.	2 nd & 4 th Mon., 9:00-11:00 am
Lexington	City Hall, 28 W. Center St.	1 st & 3 rd Tue., 9:00-11:00 am
Thomasville	City Hall, 10 Salem St.	1 st & 3 rd Tue., 11:30 am-1:30 pm
High Point	City Hall, 211 S. Hamilton St.	1 st & 3 rd Tue., 2:30-4:30 pm
Salisbury	County Building, 130 W. Innes St.	Thur., 9:00 am-5:00 pm



Congressman Mel Watt

12th Congressional District
North Carolina

U.S. House of Representatives
Washington, D.C. 20515

OFFICIAL BUSINESS

M.C.
ECRWSS Carrier Route

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